Government of
Saskatchewan

Saskatchewan Teachers' Superannuation Commission

COMMUNICATION PLAN

Version 2.3

October 2012

TABLE OF CONTENTS

Section 1. Background 4

Section 2. Purpose 4

Section 3. Goals 4

Section 4. Key Messages 5

Section 5. Issues 5

Section 6. Target Audience(s) 6

Section 7. Communication Vehicles 6

Section 8. Plan 6

Section 9. Communication Initiatives 8

Section 10. Appendix A 9

Revision History

Version	Date	Description	Author
1.1	July 24, 2007	Document Created	Dave Barnard Executive Director
1.2	September 6, 2007	Document revised after review by Provincial Auditor	Shirley Robertson A/Executive Director
1.3	January 14, 2008	Updated logos, added version history section	Shirley Robertson A/Executive Director
1.4	June 10, 2008	Update Communication Background	Shirley Robertson A/Executive Director
1.5	October 14, 2008	Delete "Members External" heading	Doug Volk, Executive Director
1.6	November 26, 2009	Document Revised – Add Communication Activities	Doug Volk, Executive Director
2.1	December 8, 2010 to March 2, 2011	Complete Review and Document Revision	Doug Volk, Executive Director
2.2	December 7, 2011	Document Revised	Doug Volk, Executive Director
2.3	October 17, 2012	Document Revised	Doug Volk, Executive Director

Section 1. Background

The Saskatchewan Teachers' Superannuation Commission (STSC) is responsible for the administration of the Teachers' Superannuation Plan, Teachers' Disability Benefit Plan, Teachers' Dental Plan and Teachers' Group Life Insurance Plan. The superannuation and disability plans pertain to teacher hires prior to July 1980; the group life insurance plan includes all eligible active teachers and superannuates who elected to maintain their insurance after retirement until coverage ceases at age 85. The Teachers' Dental Plan covers all eligible active teachers, their families and teachers in receipt of disability benefits.

The Commission recognizes its significant responsibility to ensure effective communication with the members of the respective benefit plans and between the Commission and its stakeholder groups. This responsibility flows from statutory requirements, commitment to good governance, the importance of providing high quality service to plan members and the need for good relationships with stakeholders.

The Commission acknowledges the communication channels the Saskatchewan Teachers' Federation (STF) and the Superannuated Teachers' of Saskatchewan (STS) employ with their members and the support they provide to the Commission in communicating with members of the superannuation and benefit plans.

Section 2. Purpose

The purpose of this document is to plan to effectively use communications as a tool for the Commission to deliver its key messages to target audiences. The plan considers utilizing communication vehicles regularly employed by the Commission as well as identifies major initiatives for the short and long term. This Communication Plan is aligned with the overall Strategic Plan of the STSC and with its Governance Manual.

Section 3. Goals

1. To ensure that teachers and superannuates receive the information they need regarding their pensions and other benefits administered at the STSC.
2. To ensure effective communication between the Commission and its stakeholder groups.

Section 4. Key Messages

- The staff at the STSC are available to teachers and superannuates to address any inquiries regarding the teacher pension and benefit plans under administration at the Commission in a timely way and in a professional and courteous manner.
- Superannuates and active teachers who belong to this plan can have every confidence that their current and future pensions are secure.
- Information regarding the teacher benefit plans is accurate and accessible to the teachers.
- The STSC has a responsibility to provide information to teachers that will support effective and efficient use of benefit plans.

Section 5. Issues

5.01 Positive Aspects:

- Past feedback received with respect to the Commission's services and communication through emails, telephone and in person is quite positive. Compliments have been given to the Commission staff, the STF staff and the STS staff on the promptness of the STSC staff to answer questions and the quality of service for all plans under administration.
- Information regarding the pension and benefits under administration at the Commission is readily available to teachers and superannuates.
- The STSC Administration continues to consider new initiatives to enhance communication with teachers and to collaborate with stakeholders.

5.02 Challenges:

- Not all pension and benefit plans available to teachers are administered by the STSC. The STSC administers a closed defined benefit plan and disability plan for teachers hired prior to July 1980, the Teachers' Group Life Insurance Plan and Teachers' Dental Plan. The STF administers all other pension and benefit plans available to teachers (Saskatchewan Teachers' Retirement Plan (STRP), Income Continuance Plan (ICP), Portaplan optional life insurance and the STF Health Plan).
- Since the STRP is the pension plan for the majority of active teachers, the STSC does not have a database for the active teachers for direct mail outs to be used for the teachers' group life insurance and dental plans.
- Reaching teachers at their schools with a communication method that clearly defines which organization administers which pension or benefit program is difficult.
- The benefit plans administered by the STSC and the STF have different insurance carriers.
- As the numbers of teachers participating in the Saskatchewan Teachers' Superannuation Plan (STSP) diminishes, the visibility of the STSC as an administrator of the group life insurance and dental plans also diminishes.
- Superannuates and former teachers have spread around the world.

Section 6. Target Audience(s)

- Teachers contributing to the STSP
- STSP superannuated teachers
- Members of the teachers' dental and group life insurance plans
- Saskatchewan Teachers' Federation (STF)
- Superannuated Teachers of Saskatchewan (STS)
- Ministry of Education
- School Divisions
- Families and beneficiaries

Section 7. Communication Vehicle

Appendix A is a current scan of the communication vehicles used by the Commission, the source of the direction for the communication and the distribution of the information. These will be reviewed annually and updated as appropriate.

The STSC management meets with the STF staff to discuss communication strategies and partners with the STF to improve communication of teacher pension and benefit plans that each organization administers.

Section 8. Plan

8.01 Face-to-Face Meetings:

Studies on communication have always found that face-to-face communication is more valuable than any other form of communication, such as advertising or newsletters. Meeting directly with teachers provides many benefits, the most important of which is immediate evaluation of comprehensive documentation. It's far simpler to judge whether someone is receiving your message if you are speaking with them directly. STSC staff provides one on one benefit counseling with teachers to discuss the pension plan provisions and assist in completing pension application forms.

The STF conducts pre-retirement seminars for teachers; the STSC produces retirement information packages. These packages include pension estimates that contain various pre-requested retirement scenarios (i.e. multiple retirement dates, assuming purchases of prior service) that are indicated on the seminar registration form. Upon request and availability, staff from the STSC will also attend these sessions to answer specific questions from teachers regarding the retirement estimates produced for them. There may be a need to revisit this arrangement if the STF is not providing these sessions in the future. With the STRP providing this service for its own members, the responsibility of conducting pre-retirement counseling for STSP members will fall to the STSC Administration.

8.02 Direct Mail:

Because teachers work throughout the province and superannuates may relocate after retirement, the most traditional way of ensuring that messages reach them is direct mail sent to their homes. Given that spouses or other family members are also affected by pension/benefit information, this is the venue whereby the information is most likely to be shared.

An annual statement letter is included with the active/inactive teachers' annual pension statements. The annual letter includes comments such as explaining how the annual interest rate is allocated to teachers' credit, information on how to apply for your superannuation allowance and options to consider for retirement planning. Active and inactive teachers receive Annual Statements. These statements are not required by legislation; however it is considered a "best practice" to provide annual benefit statements to the membership. These statements are typically mailed out in the first week of December and include names and phone numbers of STSC staff for follow-up questions. Upon request, teachers can receive an "Estimate of Pension Benefit" that specifies a retirement date, a "Statement of Service" that specifies years of reported service, salary and contributions, as well as "Purchase Options Statement" that reflects the cost of service that may be purchased.

When teachers commence their pension, they receive a copy of the calculation of their pension benefit along with a covering letter that outlines when the pension is direct deposited. Teachers also are advised of the reduction due to Canada Pension Plan (CPP) integration at age 65. A letter is mailed to superannuates at the beginning of the month when their pension will decrease due to integration with CPP benefits and the upward adjustment if that option was chosen at retirement. The STSC is proactive by including Canada Revenue Agency (CRA) TD1 forms with the pension reduction letter so the superannuate has the option to adjust their income tax deduction due to the reduction of their pension payment.

New applicants for a disability benefit are advised of the outcome within days following the Commission meeting. For disability reviews, medical update Physician's Statement requests and/or Claimants Statement requests are sent out with a covering letter six weeks prior to the date the review is taken to the Commission for approval. This advance notice to disability recipients minimizes the possibility of a gap in receiving disability payments.

Since 2009, an annual letter is included with the January deposit notifications and mailed to superannuates/spouses and disability claimants in receipt of a benefit. The annual superannuate letter advises the cost of living adjustment (COLA) for the upcoming year and the factors that are used to determine the COLA amount, contact information for the STS regarding benefits administered by the STS, and planned mailing dates for CRA T4As.

8.03 Internal Communication for Teachers:

Communicating with teachers at their workplace is complicated by the fact that they are spread throughout the province. As well, the vast majority of active teachers are not members of the STSP and the STSC does not maintain personal mailing information for the teachers with respect to the dental and group life insurance plans.
Some methods used to communicate with teachers internally are:

- STSC Website
- Information posters in school staff rooms
- Mail outs to school divisions
- The *Saskatchewan Bulletin* published by the STF
- Information from the insurance carrier (Sun Life) to teachers

Each teacher does have an email account provided by their school division and by the STF. It would be advantageous to investigate methods to gain the ability to send out emails directly to teachers regarding their benefit plans.

8.04 STSC Website:

The form of communication that has evolved the most in recent years is access to information through the Internet. The STSC has a website at www.stsc.gov.sk.ca. This site has information regarding all pension and benefit plans under administration, dental forms, past annual reports, governance documents, past annual letters plus some interesting STSC facts. The website has multiple links to other pension plans, government agencies and to Sun Life for on-line member access relating to the dental plan. The website has moderate traffic. Visitors access the site and browse through various documents and download information regarding the STSP and the benefit plans. The website is regularly reviewed by the STSC Administration to ensure current and accurate information.

8.04 Related Expenses:

The cost of mailing the annual letters to the active membership and superannuates is minimal as they accompany the Annual Member Statements and the January deposit notifications. The expenses for mailing the members' statements and deposit notifications are borne by the Government of Saskatchewan and are not a chargeable expense to the pension and benefit plans.

Section 9. Communication Initiatives

It is important to regularly evaluate communication methods and vehicles so that communication strategies can be modified to reflect the real information needs of teachers and superannuates. It is important that we discover what they know about their pensions and benefits, what they need to know, and what they want to know. Major communication initiatives and priorities for the current year are identified in the Strategic Plan, reviewed and updated annually.

APPENDIX A

Communication Vehicle	Directive	Distribution
STSC Website • Forms • Legislation • Organizational documentation ➢ Annual Reports ➢ Valuation and Financial projection reports ➢ Contribution tables ➢ Information manual ➢ Governance manual • Contact information	• Commission • Administration	• Publicly accessible website
Information booklets/tracts • Superannuation and Disability Benefit Plans • STF member information • STS member information	• Commission • Administration	• Directly or by request • Links to STF/STS from STSC website • STF Executive Assistants provide to teachers when meeting in person or mail out as appropriate • STS
Forms • Enrolment/Changes • Dental • Group Insurance • School Board contributions • Disability • Reciprocal Transfers • Pension & Benefit Application Forms • Refunds • Marital Breakdown • Commuted Value	• Commission	• STSC website • Information booklet • Directly by phone or in person • STF • Direct mail by request
Annual Member Statements • Superannuation • Voluntary	• Commission (The STSC is not legislatively required to produce statements (i.e. not subject to *The Pension Benefits Act*) but the STSC does as a matter of "best practice".	• Direct mail each December • Generic versions on website

Communication Vehicle	Directive	Distribution
Income Tax Related • T4s/ T4As/ NR4s • TD1s • PAs/PARs • Remittances	• Canada Revenue Agency	• Direct mail
Monies received from teachers – Information about or confirmation of receipt: • Voluntary • Purchases • Repayments • Reciprocal transfers in	• Commission practice	• STSC website • Information booklet • Directly by phone or in person • Direct mail
Long Term Disability • Review documents (medical, pensioner) • Earnings • School Division • CPP status • Application for Age & Service • Ad-hoc general correspondence	• Legislative • Commission • Administration	• Directly by phone or in person • Direct mail • STF and ICP
Pension related • Estimates • Application for Age & Service • Application for Refund • Application for Commuted Value • Ad-hoc general correspondence • Purchase/Repayment calculations	• Commission practice	• Directly by phone or in person • STF retirement seminars (as invited) • Direct mail
Payroll • Change of address • Member data and bank status changes • Statement of earnings • Ad-hoc general correspondence	• Commission	• STSC website • Information booklet • Directly by phone or in person

Communication Vehicle	Directive	Distribution
Dental • Summary Sheet for the Dental Coverage • Enrolment forms • Change forms • Claim forms • Maximum reimbursement levels • Ad-hoc general correspondence	• Commission • Insurance carrier	• STSC website • School Division • Directly by phone, email or in person • Sun Life by phone or website • Direct mail on request • Information on dental claim reimbursement slip
Group Life • Beneficiary updates • School Division remittance reports • Benefit information • Ad-hoc general correspondence	• Commission	• STSC website • School Divisions • Information booklet • Directly by phone, email or in person • Direct mail on request
Privacy • Policy • Privacy Officer	• Legislative (Privacy Act)	• Queen's Printer website
STSC Organizational Information • Annual Reports • Actuarial Valuation and Financial Projection reports • Contribution tables • Annual Statement Letter (generic) • Annual Pensioner Letter (generic) • Information manual • Governance manual	• Commission	• STSC website